

**Information to identify the case:**

Debtor 1	<u>James F. Palma</u>	Social Security number or ITIN	xxx-xx-4002
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Bernadette Palma</u>	Social Security number or ITIN	xxx-xx-9641
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-22525-GLT			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James F. Palma

Bernadette Palma

10/13/22

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
James F. Palma  
Bernadette Palma  
Debtors

Case No. 17-22525-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 13, 2022

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ James F. Palma, Bernadette Palma, 401 Brierly Lane, Pittsburgh, PA 15236-4223
14658637	ALLEGHENY COUNTY, C/O TREASURER, RM 108 COURTHOUSE, Pittsburgh, PA 15219
14658641	+ BENEFICIAL, PO BOX 1099, Langhorne, PA 19047-6099
14646916	+ BENEFICIAL, C/O MACABE WEISBERG & CONWAY, STE 1400, 123 SOUTH BROAD STREET, Philadelphia, PA 19109-1060
14658640	BENEFICIAL, PO BOX 1231, Brandon, FL 33509-1231
14658642	BORO OF PLEASANT HILLS, Attn: Fred Jug, c/o Lisa Burkhardt, 1109 Grant Bldg, 310 Grant Street, Pittsburgh, PA 15219
14658646	CITIFINANCIAL, C/O CARE DEPT, Fort Mill, SC 29715
14658647	+ CONCORD SERVICES CORP, 4150 DRINKWATER BLVD, STE 200, Scottsdale, AZ 85251-3643
14658657	+ JEFFERSON HILLS BOROUGH, c/o Tax Collector, PO Box 10931, Pittsburgh, PA 15236-0931
14658659	+ NASCO ROOFING & CONSTRUCTION, 1900 MCCARTNEY ROAD, Youngstown, OH 44505-5033
14658660	+ WEST JEFFERSON HILLS SD, c/o Tax Collector, PO Box 10931, Pittsburgh, PA 15236-0931

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 14 2022 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 14 2022 00:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 14 2022 04:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 14 2022 00:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Oct 14 2022 04:08:00	Capital One Auto Finance, a division of Capital On, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016, UNITED STATES 75016-5028
cr	+ Email/Text: ebnjts@grblaw.com	Oct 14 2022 00:07:00	County of Allegheny, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: ebnpeoples@grblaw.com	Oct 14 2022 00:07:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Oct 13, 2022

Form ID: 3180W

Total Noticed: 45

		Oct 14 2022 00:08:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14653786	+ EDI: AISACG.COM		
		Oct 14 2022 04:08:00	AIS Portfolio Services, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14655084	+ EDI: PHINAMERI.COM		
		Oct 14 2022 04:08:00	AmeriCredit Financial Services, Inc., dba GM Finan, P O Box 183853, Arlington, TX 76096-3853
14650692	+ EDI: PHINAMERI.COM		
		Oct 14 2022 04:08:00	Americredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14646915	EDI: HFC.COM		
		Oct 14 2022 04:08:00	BENEFICIAL, PO BOX 4153K, Carol Stream, IL 60197-4153
14661467	+ EDI: HFC.COM		
		Oct 14 2022 04:08:00	Beneficial Consumer Discount Company (See 410), c/o HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188
14658643	+ EDI: CAPITALONE.COM		
		Oct 14 2022 04:08:00	CAPITAL ONE, PO BOX 71083, Charlotte, NC 28272-1083
14658644	+ EDI: CAPONEAUTO.COM		
		Oct 14 2022 04:08:00	CAPITAL ONE AUTO FINANCE, PO BOX 60511, City of Industry, CA 91716-0511
14658645	+ EDI: CAPITALONE.COM		
		Oct 14 2022 04:08:00	CAPITAL ONE BANK, PO BOX 85619, Richmond, VA 23285-5619
14658648	Email/Text: ebnnotifications@creditacceptance.com		
		Oct 14 2022 00:07:00	CREDIT ACCEPTANCE CORPORATION, 25505 WEST TWELVE MILE RD, Southfield, MI 48034
14658650	+ Email/Text: Banko@frontlineas.com		
		Oct 14 2022 00:08:00	CREDIT ONE BANK, C/O FRONTLINE ASSET STRATEGIES, 2700 SNELLING AVE, STE 250, Saint Paul, MN 55113-1783
14658649	Email/PDF: creditonebknofications@resurgent.com		
		Oct 14 2022 00:15:42	CREDIT ONE BANK, PO BOX 60500, City Of Industry, CA 91716-0500
14658651	+ Email/PDF: creditonebknofications@resurgent.com		
		Oct 14 2022 00:15:42	CREDIT ONE BANK, PO BOX 98873, Las Vegas, NV 89193-8873
14691900	+ Email/Text: ebnjts@grblaw.com		
		Oct 14 2022 00:07:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14658652	+ Email/Text: bankruptcy@diamondresorts.com		
		Oct 14 2022 00:07:00	Diamond Resorts International, 10600 W. Charleston Blvd, Las Vegas, NV 89135-1260
14727781	+ Email/Text: kbarkley@bernsteinlaw.com		
		Oct 14 2022 00:07:00	Duquesne Light Company, c/o Allison L. Carr,, Bernstein-Barkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14658653	+ Email/Text: bankruptcydpt@mcmcg.com		
		Oct 14 2022 00:07:00	FINGERHUT, C/O MIDLAND CREDIT MANAGEMENT, PO BOX 60578, Los Angeles, CA 90060-0578
14658654	+ EDI: PHINAMERI.COM		
		Oct 14 2022 04:08:00	GM FINANCIAL, PO BOX 78143, Phoenix, AZ 85062-8143
15293220	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Oct 14 2022 00:08:00	Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14658655	+ EDI: IRS.COM		
		Oct 14 2022 04:08:00	IRS, SPECIAL PROCEDURES BRANCH, 1000 Liberty Ave, Room 727, Pittsburgh, PA 15222-4107
14658656	+ EDI: RMSC.COM		
		Oct 14 2022 04:08:00	JC PENNEY, C/O SYCHRONY BANK, PO BOX 960090, ORLANDO, FL 32896-0090
14711058	+ Email/Text: ECMBKMail@Caliberhomeloans.com		
		Oct 14 2022 00:08:00	LSF10 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Oct 13, 2022

Form ID: 3180W

Total Noticed: 45

14699482	Email/PDF: resurgentbknofications@resurgent.com	Oct 14 2022 00:15:49	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14658658	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 14 2022 00:15:35	MERRICK BANK, PO BOX 660702, Dallas, TX 75266-0702
14699607	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 14 2022 00:15:33	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14693685	^ MEBN	Oct 14 2022 00:04:41	NCB Management Services, Inc., One Allied Drive, Trevoze, PA 19053-6945
14702438	EDI: PRA.COM	Oct 14 2022 04:08:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14647867	+ EDI: RECOVERYCORP.COM	Oct 14 2022 04:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14719936	^ MEBN	Oct 14 2022 00:05:52	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
TOTAL: 36			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BENEFICIAL CONSUMER DISCOUNT COMPANY
cr		Duquesne Light Company
cr		Goldman Sachs Mortgage Company
cr		LSF10 Master Participation Trust, by Caliber Home
cr		Legacy Mortgage Asset Trust 2020-GS5
cr	*+	AmeriCredit Financial Services, Inc., dba GM Finan, P O Box 183853, Arlington, TX 76096-3853
cr	*+	LSF10 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14658639	*+	BENEFICIAL, C/O MACABE WEISBERG & CONWAY, STE 1400, 123 SOUTH BROAD STREET, Philadelphia, PA 19109-1060
14658638	*	BENEFICIAL, PO BOX 4153K, Carol Stream, IL 60197-4153
14705339	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 5 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2022 at the address(es) listed below:

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Oct 13, 2022

Form ID: 3180W

Total Noticed: 45

Name	Email Address
Andrew K. Stutzman	on behalf of Defendant Beneficial Consumer Discount Company astutzman@stradley.com
Brian Nicholas	on behalf of Creditor Goldman Sachs Mortgage Company bnicholas@kmlawgroup.com
Celine P. DerKrikorian	on behalf of Creditor BENEFICIAL CONSUMER DISCOUNT COMPANY ecfmail@mw-law.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS5 mmiksich@kmlawgroup.com
Marisa Myers Cohen	on behalf of Creditor BENEFICIAL CONSUMER DISCOUNT COMPANY ecfmail@ecf.courtdrive.com mcohen@mw-law.com
Marisa Myers Cohen	on behalf of Creditor LSF10 Master Participation Trust by Caliber Home Loans, Inc., solely in its capacity as servicer ecfmail@ecf.courtdrive.com, mcohen@mw-law.com
Michelle Badolato	on behalf of Defendant Beneficial Consumer Discount Company mbadolato@stradley.com bfecker@stradley.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Russell A. Burdelski	on behalf of Debtor James F. Palma Russ@BurdelskiLaw.com russ.burdelski@gmail.com
Russell A. Burdelski	on behalf of Joint Debtor Bernadette Palma Russ@BurdelskiLaw.com russ.burdelski@gmail.com
Russell A. Burdelski	on behalf of Plaintiff Bernadette Palma Russ@BurdelskiLaw.com russ.burdelski@gmail.com
Russell A. Burdelski	on behalf of Plaintiff James F. Palma Russ@BurdelskiLaw.com russ.burdelski@gmail.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecpeople@grblaw.com Equitablebankruptcy@peoples-gas.com
Sindi Mncina	on behalf of Creditor LSF10 Master Participation Trust smncina@rascrane.com

TOTAL: 17